

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Shirley Virginia Griffin
Debtor

Case No. 16-03744-MDF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 26

Date Rcvd: Dec 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2016.

db
4832140 +Shirley Virginia Griffin, 2812 Boas Street, Harrisburg, PA 17103-2127
4847885 +ARCADIA RECOVERY BUREAU, PO BOX 6768, WYOMISSING, PA 19610-0768
+AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
4832142 +BROWN & JOSEPH LTD, 1 PIERCE PLACE, ITASCA, IL 60143-1218
4832143 BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4832145 COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAX, DEPT 280431,
HARRISBURG, PA 17128-0431
4832148 +GM FINANCIAL-BANKRUPTCY DEPT, PO BOX 183853, ARLINGTON, TX 76096-3853
4832151 +METRO BANK CORPORATE OFFICE, 3801 PAXTON STREET, PO BOX 4999, HARRISBURG, PA 17111-0999
4832153 +NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036
4832154 +PENBROOK BOROUGH, 150 S 28TH STREET, HARRISBURG, PA 17103-1996
4832155 +PIN CRED SER, PO BOX 5617, HOPKINS, MN 55343-0493
4832156 +PREFERRED CR, 3051 2ND ST SOUTH, #200, PO BOX 1679, SAINT CLOUD, MN 56302-1679
4832157 RUSHMORE LOAN MANAGEMENT SERVICES, CUSTOMER SERVICE DEPARTMENT, PO BOX 55004,
IRVINE, CA 92619-5004
4832160 +TORRES CREDIT SERVICES, 27 FAIRVIEW ST, PO BOX 189, CARLISLE, PA 17013-0189
4832161 +UNEMPLOYMENT COMP OVERPAYMENT MATTERS, DEPT OF LABOR AND INDUSTRY, OFFICE OF CHIEF COUNSEL,
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4832162 +UNEMPLOYMENT COMP TAX MATTERS, HARRISBURG CASES - OFF OF CHIEF COUNSEL,
DEPT OF LABOR & INDUSTRY, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0700
4832163 VERIZON WIRELESS, 500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4832141 E-mail/Text: banko@berkscredit.com Dec 19 2016 19:21:48 BERKS CREDIT & COLLECTIONS INC,
PO BOX 329, TEMPLE, PA 19560-0329
4832144 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 19 2016 19:21:54 COMM OF PA DEPT OF REVENUE,
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4832146 +EDI: DCI.COM Dec 19 2016 19:03:00 DIVERSIFIED CONSULTANTS, INC, PO BOX 551268,
JACKSONVILLE, FL 32255-1268
4832146 +E-mail/Text: bankruptcynotices@dcicollect.com Dec 19 2016 19:22:22
DIVERSIFIED CONSULTANTS, INC, PO BOX 551268, JACKSONVILLE, FL 32255-1268
4832147 +E-mail/Text: bknotice@erccollections.com Dec 19 2016 19:22:08 ENHANCED RECOVERY CORP,
8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412
4832149 EDI: IRS.COM Dec 19 2016 19:03:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4832152 +EDI: MID8.COM Dec 19 2016 19:03:00 MIDLAND FUNDING LLC, 8875 AERO DRIVE SUITE 200,
SAN DIEGO, CA 92123-2255
4834931 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 19 2016 19:21:54
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946
4832158 E-mail/Text: bankruptcies@libertymutual.com Dec 19 2016 19:22:07 SAFECO INSURANCE CO,
PO BOX 6478, CAROL STREAM IL 60197-6478
4832159 EDI: NEXTEL.COM Dec 19 2016 19:03:00 SPRINT, CUSTOMER SERVICE, PO BOX 15955,
SHAWNEE MISSION, KS 66285

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
4832150* IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2016 at the address(es) listed below:

Dorothy L Mott on behalf of Debtor Shirley Virginia Griffin DorieMott@aol.com,
KaraGendronECF@gmail.com;kristinkmessneresquire@msn.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com
Joshua I Goldman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Markian R Slobodian (Trustee) PA49@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Shirley Virginia Griffin**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5338**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-03744-MDF****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shirley Virginia Griffin

**By the
court:**December 19, 2016Honorable Mary D. France
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.